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Janie Hovatter  
Home Access, Inc.

Secretary Jennifer Johnson  
Board of Governors of the Federal Reserve System  
20th Street and Constitution Avenue NW  
Washington, DC 20551

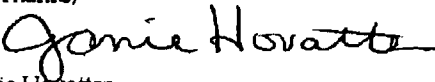
Dear Secretary Johnson:

My son has run this business for the past decade, and I work as the office manager. We sell home elevators and stairlifts and have enjoyed a fairly steady business over the years. We do, however, try to avoid accepting payments from our customers who want to pay with debit or credit cards. This is because the fees charged by the credit card companies are much too high and take a significant amount of our profits. This is why I feel the ruling the Federal Reserve is considering for debit card swipe fee transactions needs to be implemented.

Recently, one of our customers wanted to pay his bill of twelve thousand dollars with a card, but the transaction would have taken over three percent of our profit. We do not build the cost of credit and debit card processing into our fees, so this would have resulted in a significant loss for the company. I encouraged the customer to pay by check, but as a consequence, we have not received the payment yet. I know this is an inconvenience to our customers, but I just do not know what else we can do if we are to be successful and make a fair profit. The items we sell are large ticket items, and too much is lost on the sales when debit or credit cards are used.

Currently, our business is slow, and my son has been ill, which has put an additional strain our finances. This ruling on debit card transactions will come at a very good time for us. Please move forward with the twelve cent ruling and allow its implementation this summer.

Thanks,

  
Janie Hovatter